Previous references.

1903.

(Banking)

File No. 5 of 03-04

Serial Nos. 1–2

Later references.

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 1–2.

Part B. for

SUBJECT.

Report on the Inspection of the Agrl. Bank at Rampura, Koralagaré Sub-Tk.

Table of Contents.

1 No. 153 dy. 12-10-03. From D.C. Tumkur. Forwarding Inspection Report of the Agrl. Bank, at Rampura, Koralāgaré Sub. Tk.

2 No. R. 1217 dy. 6-11-03. To D.C. Tumkur Stating that it is useless to review the report, as it reached Govt. too late, & that the report that was due in Sep. 03, should be expedited.

MYSORE GOVERNMENT
R 1176
1903
REVENUE SECRETARIAT

190

From The Deputy Commissioner of Bangalore.

Serial No. 1.

To The Secretary to the Govt. of Mysore, General & Revenue Department.

Dated 12th
Despatched 14th } October 1903.
Received

General No. 153.
No.

Enclosure No 2.

Forwarding Inspection Reports of certain Agricultural Banks in the District.

15.10.03

Encl 2 Reports

R 23/10/03

MGCPB—50 reams.—6-12 02.

2

Deputy Commissioner's Office,
Tumkur District,
Tumkur 12th October 1903.

From

M. S. Narayana Rao Esq.,
Deputy Commissioner,
Tumkur District.

To

A. T. Narayandasayya Esq., M.A., M.L.,
Secretary to the Government of Mysore,
General and Revenue Departments.

Sir,

I have the honour to forward herewith the Inspection Reports of the marginally noted Agricultural Banks in this District.

I have the honour to be
Sir,
your most obedient servant,

M. S. Narayana Rao
Deputy Commissioner
Tumkur District.

Encl.

Report on the Inspection made to the Agricultural Banks in the Chikkanayakanahalli Taluk.

Report on the inspection of the Agricultural Bank at Rampur in the Kartegere Sub Taluk Tumkur district.

Name and designation of inspecting officer — Mr. C. Seshadriengar 1st Govt. Assistant Commissioner and Tumkur Deputy Officer

1. Date of present inspection. — 17th and 18th December 1902

2. Whether there is a duly registered suitable Bank office where members and depositors could call and have their business attended to; and if there had been any change in the office since last inspection, why necessitated and whether duly registered.

(a) Yes. The Bank office is located in a small room in Shanbhogue Rampannah's house bearing old Khanesumari No. 98 (recent Census No. 72)

(b) No change since last inspection

3 Whether any dates and hours are fixed for transaction of business, whether business is regularly transacted at those dates and hours; if no appointment is thus made, what arrangements exist for the due transaction of business when members and depositors call; and on how many days in a month is business done.

(a) No dates and hours are fixed for the transaction of business.

(b) The Agent says that business is transacted whenever it is found

necessary

(c) The business is done for about a week in every month except during the collection season, ie in the months of June and December when the Bank is kept open for business on almost all days.

4 (a) Whether the Bank's Registers, accounts, title deeds, documents Cash balance and other property are kept in the Bank premises in the Custody of the President and Agent.

(a) The Bank's Registers, accounts, title-deeds, documents &c are kept in the Bank office in the custody of the Agent, and the cash is kept in the custody of the President in his house

(b) And if they are not so kept where and how are they kept under what authority and upon whose responsibility.)

(b) Vide — Clause (a).

5. Whether the villages to which the members belong are sufficiently near (within a radius of five miles) to the Bank house, and duly registered; at what distance do the majority of members, the directors and office-bearers reside; and if business was extended to any new village, whether there was proper sanction for it.

(a) Yes - They are within a radius of 3 miles and duly registered.

(b) They all reside within 3 miles from the Bank Office

(c) The business has not been extended to any new villages.

6. As regards members, whether and to what extent there has been any increase or decrease in their number since formation of the Bank or last inspection; what was the decrease, if any, due to; were the new members duly qualified, duly elected, and registered; in case of members belonging to a joint Hindu family or otherwise possessing a qualified or limited status whether there is proper representation of interests involved; whether in the practical working, the Bank has gained or lost in strength, energy and usefulness since formation or last inspection.

(a) The Bank was opened with 29 members on its roll of whom 2 died 1 ceased to have connection with the Bank leaving a balance of 26

(b) Decrease was due to the death of (two) 2 members & the disconnection of one member

(c) No new members were added since last inspection

(d) In most cases, the members of the joint Hindu family have attended the

7. As regards credit, solvency and resources of members, whether a complete and accurate list of the lands of members is maintained; if not, how is the omission explained; to what extent have fluctuations in the number of members affected the united credit of the Bank. Any notable instances of new acquisition or improvement since formation of the Bank or last inspection; any notable instances of sale or other kind of transfer, relinquishment or deterioration; how these have affected the solvency and resources of the members concerned and of the Association as a whole; what guarantee, if any, has the Bank obtained or the rules of the General Assembly afford against alienations and relinquishments prejudicial to the Bank's interests; compare the *net* amount of the value of property as per latest authenticated list with the amount of liabilities of the Bank at date of inspection.

documents executed in favour of the Bank. Hence it may be stated that there is proper representation of interests involved

(b) The Bank has lost 3 of its members. In point of energy and usefulness it continues in the same condition as in last-inspection

(a+b) A complete and accurate list of the lands is maintained.

(c) There is no fluctuation in the number of members since last inspection nor is the united credit of the Bank affected.

(d) None

(e) In the last inspection Report of the Bank, it

2

was reported that the
Khata' of the hypothecated
immovable property of a
member (Bheemannah)
had been transferred to
his brother and nephew
And then names had
been sent up to the Inspector
of Agricultural Banks for
registry — Intimation of the
registry in their names
having been since received
from the Inspector of
Agricultural Banks, the
transferees — have executed
the necessary documents
in favor of the Bank.

(f) The above transfer has
not affected the Solvency
or the resources of either
the members concerned or
the Association as a whole

(I) The executants of documents

present a condition in the Bonds binding themselves that they will not alienate the property hypothecate to the Bank

(b) The net values of the property hypothecated to the Bank is =Rs 22760-- and the total amount of the liabilities of the Bank exclusive of interest is Rs 5363- -- "

8. As regards Bank's funds, note whether the limit fixed at formation had been increased or decreased under due authority; whether the Bank had in its dealings unauthorizedly exceeded the limit and if so, how is this explained or proposed to be rectified. Classify the Bank's funds at date of inspection with reference to the sources from which they were derived, *viz.*—entrance fee, contributions, loans from Government, if any, loans from others, deposits from members (1) in cash and (2) in grain, deposits from outsiders, debentures etc. Note whether the Bank's credit is well established and sustained, or steadily growing; if otherwise, to what extent such result is due to any action or omission of the Bank's authorities and what other causes are likely to have contributed to it; whether the lessons of co-operation, mutual help and thrift are understood and practised, if not, inculcate them to as large a body of members and outsiders as can be gathered.

(a) The class limits have not been exceeded or reduced

(b). No. The Bank has not exceeded the limits.

(c) The classification of the Banks funds is as follows :—

(1) Entrance fee - Rs as p
14 - 8 - "

(2) Loans from Govt 5200 - "

(3) Loans from others " "

(4) Deposits from members 163 "

(5) Recoveries of interest } Rs
Minus expenditure } 326 — 12 —
~~3/28 — 15~~ =

(6) Fines, penalties &c - Rs 4 12

~~Rs 5706 7 -~~
5709 — 0 —

(d) The Bank's Credit is as it was last year. No deposits have been received from outsiders.

(e) The lessons of co-operation &c are not well understood and practised. They have been explained to the members present

(a) Yes - Duly acted up to.

(b) The amount outstanding against the Bank is Rs 5703 - 5 - / exclusive of interest.

9. As regards Government loan, note whether (a) the terms fixed for repayment are duly acted up to or there has been gross delay, dilatoriness or neglect; the amount outstanding against the Bank at date (b) of inspection; whether the loan may be continued subject to the terms allowed for repayment or whether (c) in your opinion it is advisable to withdraw the loan under the provisions of Sections 74 and 75 of the Articles of Association; and state reasons for such opinion briefly and concisely.

10. As regards loans and deposits from others, note the terms allowed, generally in regard to rate of interest and time for repayment; whether the sanction of the General Assembly had been obtained to the rates of interest and other essential terms; whether the obligations incurred were, in any way, in excess of the Bank's requirements or of what local conditions of credit, prudential considerations and the progress and well-being of the Bank justified; whether the Bank authorities are alive to the importance of placing themselves in a position to discharge the obligations incurred, punctually, completely and satisfactorily.

(c) The loan may be continued subject to the terms allowed for repayment

There are no instances of loans or deposits having been received from others

11. As regards the Bank's transactions, compare the Cash Book with Ledgers, Receipts, Chalans, Cheques, Treasury Pass Book, Contingent and Establishment Registers, Documents etc. Is it posted up from actual transactions as they occur and in the order of their occurrence, and are entries made so clear as to be easily intelligible and traceable through the other accounts? If discrepancies and omissions due to mere oversight or ignorance are found, have them rectified in a business-like manner as far as practicable and note here such as are considered to be grave. In the case of corrections, see if they are initialled by the President and Agent, and if any of the corrections are not satisfactory, note briefly your objections. (a) (b) (c)

(a) Compared and found that the transactions are posted up to date.

(b) Slight omissions found here and there have been pointed out and corrected.

See if disbursements were duly authorised and are supported by proper vouchers. (d)

(d) Yes. They are duly authorised and supported by proper Vouchers.

Were the charges incurred under Establishment and Contingencies real or fictitious either wholly or in part, and if real, necessary? Is the rule about members rendering gratuitous service duly respected. (e) (f)

(e) Yes. They are real and are actually necessary.

(f) Duly respected and observed

Note date of the last entry in the Cash Book, and the cash balance on that date according to the Cash Book and as forthcoming in the Bank's chest. Are instances frequent of the transgression of the limit fixed in the Articles of Association for cash balance in the hands of the Board of Directors, and how are they explained? Are large sums kept in hand for any length of time without being utilized? Is the facility afforded for keeping current account with the Treasury utilised as far as possible for minimising cash balances, if not, how is the omission explained? Has there been any complaint or ground for the belief or suspicion that needlessly large balances are retained by the Agent or President. (g) (h) (i) (j)

(g) 30-11-1902

Note the general results of the Bank's cash transactions up to date of inspection in the appended form and see if the Cash Balance Sheet last submitted by the Bank is correct in all particulars. (k)

RECEIPTS.	Rs. a. p.	EXPENDITURE.	Rs. a. p.
From Treasury ...		To Treasury Current acct. principal repaid ...	
„ Depositors...		Depositors ...	
Entrance fee ...		„ Members, loan.	
Interest and penalty .		„ Govt. on acct. of interest ...	
Loans repaid ...		Depositors,,...	
Other items ...		„ Printing charges ...	
		„ Establishment.	
		„ Contingencies	
		„ Other charges.	
Total		Total	

3/

7

Marks the amount in the Book is last entry X

The cash balance is Rs 5-11-2 on the date of inspection

12. As regards loans to members, note if, in addition to the restrictions and limitations prescribed in Section 42 of the Articles of Association, the General Assembly has prescribed any limit with reference to the value of the landed property held by applicants for loan or offered as security by them; whether loans have been granted to any in contravention of these rules, members of joint Hindu family being taken as representing one account; how such transgressions are explained or proposed to be rectified; had any loans been granted to other than members in need or had any deserving applicants been denied to favor particular individuals, and had such instances produced feelings of distrust and discontent and impaired the cordiality and unanimity expected to exist among the body of members; are objects for which loans are applied for, explained with sufficient clearness in the darkhasts; is the application and use made of loans watched by the Board of Directors or other authority; have there been any instances of non-application or misuse, especially of sums obtained having been used by any member for purposes of trading or private banking or money lending.

(a)

(b)

(c)

(d)

(e)

Note the sums obtained and used for the several purposes indicated in the appended form.

(f)

Amount obtained.	Rs.	a.	p.
1 To discharge encumbrances.	5542	8	.
2 To other debts.	4751	8	.
3 For agricultural purposes.	646	8	.
(a) Purchase of manure			
(b) for the improvement of land	370	.	.
(c)			
(d)			
Totals	11310	8	

Amount spent.	Rs.	a.	p.
1 For discharging encumbrances	5542	8	.
2 To discharge other debts	4751	8	.
3 For agricultural purposes	646	8	.
(a) for the purchase of manure			
(b) for the improvement of land	370	.	.
(c)			
(d)			
Totals	11310	8	
4 For other purposes			
(a)			
(b)			
(c)			
(d)			

(a) The General assembly has not prescribed any such limits.

(b) No

(c) Yes

(d) Yes

(e) No such instances

(f) The sums obtained and

13. As regards securities obtained, note if the mortgage deeds in favor of the Bank are in proper form executed by the proper persons and duly registered; if prior mortgages in respect of property hypothecated to the Bank had been fully discharged and the mortgage deeds (duly discharged) produced in Bank together with title-deeds; in case of exceptions, when the mortgages are likely to be discharged and their amount; the proportion the loans of first class bear to the amount of property mortgaged; notable cases of undue preference if any, with explanation; whether good and sufficient personal security was obtained in the case of the second and third class loans; whether in the case of simple debts repaid, documents discharged, receipts, &c., obtained had been produced, and in case of notable exceptions when they are expected to be produced.

Note particulars in the appended form of loans outstanding against members at date of inspection exclusive of repayments.

1st class.	2nd class.	3rd class.	4th class.	Total.	Value of property under mortgage to Bank.
5373-5-1	230-" "	" "	100-" "	5703-5-1	

used for the General purpose
are given in the statement
in the margin

(a) Yes. They are in proper
form, executed by proper
persons and duly registered

(b) Yes. They are discharge
and produced without
any exception

(c) A sum of Rs 5373-5-1 was
granted as loan to 1st class
members at the date of
inspection The value of
property mortgaged is
Rs 22760-" " bearing a
proportion of 1 to 4·2

(d) No Cases of undue pre-
ference

(e) Yes

(f) Yes - No exceptions

(g) The particulars of loans
outstanding against membe

at the date of inspection are given in the statement appended in the margin.

(a) The rules regarding punctual payment of instalments due on the loans obtained from the Bank have not been strictly enforced.

(b) One office bearer and 4 members are defaulters as per particulars below.

(c) 1st class Rs. 275- 9- 4

(d) Loans of the 2nd class 230 " "

do- 3rd class " " "

do- 4th class 100 " "

330- " "

(e) The members and office bearer explain that owing to the insufficient fall of rain in those parts and the consequent failure of

14. As regards punctuality, completeness or otherwise in the payment of dues by members, Note whether the rule requiring strict punctuality is borne in mind and enforced in all practicable cases, or whether there is any unhealthy tendency to evade it; how many are defaulters (1) among office-bearers and (2) among other members; the amount of instalments overdue remaining unrecovered at date of inspection, the amount of 2nd, 3rd and 4th class loans likewise overdue remaining unrecovered; causes of unduly large arrears and large number of defaulters; whether proper notice had been taken of defaults and adequate steps taken for recovery of arrears; whether renewals were granted with prudence and discrimination; whether the interest and penalty due to the Bank had been fully recovered and whether the interest due to Government and to other creditors duly paid: arrears, if any, how explained and when expected to be paid.

crops, they were unable to pay the instalments as they were due. They have been warned to be punctual in future.

(f) Notices have been issued to defaulters pay up the arrears.

(g) Yes.

(h) Yes.

(i) Yes

(j) Interest to be paid to the depositors on arrears and is provided to be paid before the end of June 1903.

15. As regards surplus, Note what this amounts to up to date of inspection, taking into account the arrears remaining unrecovered of interest and other items of income; how much of this has been realized; what amount has been carried to the Reserve Fund by resolution of the General Assembly; how the Reserve Fund is invested; how the remaining surplus is used or secured; whether any and what special charges tended to reduce the surplus; and if the Bank has other assets' what they are and their value.

(a) The surplus amounts to Rs 379-6-2 at the date of inspection.

(b) Rs 346-0-3 have been recovered.

(c) None set apart a Reserved fund

(d) and (e). None.

4/

16. As regards meetings of General Assembly, note whether the rules for convening these, the conduct of business therein and the recording and registering of resolutions are understood and duly given effect to; if not, explain the same to the office bearers and others present; note whether meetings had been held regularly every half-year.; whether any and what number of extraordinary meetings had been held since last inspection; whether notices had been duly given to members; whether members were generally taking interest in the Bank affairs or whether there was party feeling; whether special resolutions had been duly confirmed and registered; whether any resolutions were inconsistent with the Articles of Association or other provisions of law.

(a) Yes - Fairly well understood -

(b) Explained also to the members present.

(c) Yes - Meetings are regularly held every half year.

(d) Four extraordinary meetings have been held since last inspection.

(e) Yes

(f) Yes

(g) No.

(h) No

17. As regards Board of Directors, note whether and how often they meet for transaction of business; whether their resolutions are duly recorded in a book; if they do not meet, what arrangements exist for the discharge of their duties and functions and what record exists of their proceedings; whether any and which of them have been taking special interest in and working with zeal for the progress of the institution.

(a) The Board of Directors meet as often as is necessary for the transaction of business.

(b) Yes - In the minute book

(c) Vide (a)

(d) Generally all the members take interest.

18. As regards supervision, whether any and what arrangements the General Assembly had made for control and audit, are they effective and satisfactory.

(a) Three of the members.

Viz

Krishna Bhatta. Appanna
and Suryanarayanasa
form the Audit Committe
for supervising the Bank
accounts.

(6) The arrangements are o
the whole satisfactory

19. As regards registers and accounts, see appended list, note therein which of them is kept and how.

I.	Register of members	(1) Neatly Kept
II.	„ of applications for loan	(2) Properly Kept
III.	Cash book	(3) Well Kept
IV.	Ledger	(4) Fairly well Kept
V.	Minute book	(5) Neatly Kept
VI.	Register of balance sheets	(6) not Kept
VII.	Property register	(7) Correctly Kept
VIII	Register of monthly cash abstracts	8
IX.	Register of bonds	9
X	Receipts by Bank	10
XI.	Depositors' ledger	11 — Do —
XII.	Treasury pass book	12
XIII.	Chalan book	13
XIV.	Cheque book	14
XV.	Receipts by members to Bank	15
XVI.	Register of Directors	16
XVII.	Register of Directors' Proceedings	17 Not Kept-i-
XVIII.	Register of appropriation of loans	18 Do
XIX.	„ of contingent expenses	19 Well Kept
XX.	„ of disbursement of pay to establishment	20. Properly Kept
XXI.	„ of From letters	21
XXII.	„ of To letters	22 — Do —
XXIII.	Visitors' book	23

eneral remarks regarding the State of the Bank.

(20) The affairs of the Bank are on the whole satisfactory. The agent has not been replaced as suggested last year. He has since paid up the arrears and no better person can be had. The members say that they have confidence in him.

Richard Sturgeon

1st Clerk Asstt Comm

Jumna Division

3rd class				2nd class	810 — 0 — 0	11310	8
4th class	1094 — 8 — 0						
Sale of Bank Pass Book		1	4	3rd class	200 — 0 — 0		
Postage recovered from members			2	4th class	1194 — 8 — 0		
Amount of Fines		3	8	Printing charges		4	5 6
				Establishment charges		213	13
		1477	11	8	Contingent charges		32	4 6
					Postage recoverable from members)			2
					Cash balance in hand at the date of inspection on 17 — 12 — 02		5	11 2
						1477	11	8

Alfred Deakin

First General Assistant Commissioner

Summary of the transactions of the Agricultural Bank at Rampur in the Kaitagere Sub-Taluk Since the formation of the Bank upto the date of inspection by the 1st General Assistant Commissioner on the 17th December 1902.

Receipts	Amount			Disbursement	Amount		
Loan obtained from Government	6500	-	-	To Treasury towards Loan account			
Do — from Depositors (members)	1050	-	-	(a) Payment of 1st and 2nd instalments	1300		
Entrance fee	14	8	-	(b) Do of interest	978		7
Interest and penalty &c.	1594	2	6	To depositors			
Loans repaid (by members)				Principal repaid	887		
1st Class — 3732 — 10 — 11				Interest	2	14	11
2nd Class — 580 — 0 — 0	5607	2	11	To Members as loan			
				1st Class loans 9106 — 0 — 0			

... of inspection of the Rampur Agricultural Bank

	Explanation
Cash of the Bank in his 6 of the Articles of Associa- joint custody of the Presidt	No Cash is kept in the custody of the President as per Bank's Resolution dated 18-8-1898 — The same state of things prevailed last year also- Vide Deputy Commissioners Inspection Report dy. 8/2/1902
ulars of the Bank funds shewn in the last year's	Omission supplied.
been shewn at Rs 5703-5-1 e under Para XIII of the Deposit loans outstanding against in the Summary of the -5-7 and 224-2-6	Omission is supplied.
	Amended Statement is submitted after further examination of the accounts.
Balance outstandings 5379-5-7 224-2-6 are according to the Summary. ent outstandings for 1st Class ent only to Rs 5259-5-7 below:—	
Amount now due under 1st Class loans. 5259-5-7	

Explanatory Memo on the Insp
Kosaragode Sub Taluk.

No: of question.	Remarks by the Deputy Commissioner
Para IV (a)	It is not explained why the President alone keeps the house Contrary to the provisions contained in article ... tion which require that Cash should be kept in the ... and the Agent in the Banks' premises.
do — VIII (c)	Rupees 4 — 12 — 3 have been omitted from the purse under Dues and Penalties, though the amount was ... Inspection Report.
do IX (b)	The amount outstanding against the Bank h ... while 5703 — " — " only appears as outstanding in the ...
do XIII (g)	Rupees 5373 — and 230 — have been shown as ... the Members — But according to the details in the Report, the 1st and 2nd Class loans amount to Rs 5379 ... respectively as noted below: —

	amount granted as loan	amount Repaid
1st Class — Rs	9056 — " — "	3676 — 10 — 5
2nd Class —	860 — " — "	635 — 13 — 6

Even the balance outstanding for 1st Class carried does not appear to be correct for it will be seen that the Cash ... minus the Repayments made by members this year ... resulting in a difference of Rs 120 as per Calculation shown

Total repayments till present inspection towards 1st Class loans — 3676 — 10 — 5. — Repayments till last inspection. 3132 — 4 — 11 = Repayments made this year. 544 — 5 — 6 — Last year's outstanding 5803 — 11

This discrepancy needs explanation.

XIV (c) The disbursements assessment cannot exceed the total outstandings
The mistake should be rectified. —

XV The Surplus Funds of the Bank for the preceding
fasli assessment of interest for the fresent year remaining un

Last years Surplus Funds as per col: 15 of last years report including unrecovered arrears — 370 — 3 — 4

Minus —

Surplus as per last years report vide Summary — 270 — 11 — 1

Surplus as per Summary given in the accompanying report. 340 — 8 — 1

=

Total Surplus for the preceding interest remaining unre 440 —

Whereas Rs. 379 — 6 — 2 only have been shew
difference requires explanation.

XIX Explanation has not been furnished for non maintaining Registe
though Government have observed in order No: 5116 — R Fin.
the defect should be remedied as early as practicable

Madagiri
14th September 1903

which amount only Rs 224–2–6

year amount to Rs 440–04
recovered are shewn below.

Arrears remaining unrecovered
last year
99— 8— 3 +

year excluding present year
ured.
—4

as Surplus Funds — The

Nos 17—18,— 21— 22 and 23
24 dated 6th May 1902 that
97
—.

Owners in subscribe.

It is not possible for me
to understand how this Calculation
has been made — From the cash
accounts furnished by the Bank
and from the examination of the
accounts, I find that the Surplus
cannot exceed Rs 379—6—2 as
per particulars given below: —

Assets of the Bank

(1). Loans due to Bank by members.	5703–5–1	
(2) Cash in hand at the date of inspection viz 17/12/02	5—11—2	
(3) arrears of interest remaining unrecovered at the date of inspection	33–5–11	
Total	5742–6–2	Rupees

Liabilities of the Bank

(1) Amount of fixed loan remaining to be paid	5200——	Balance
(2) do — due to members (Depositors.	163——	= 379–6–
Total	5363——	

This is the only amount that can be properly called as Surplus

These registers have been seen opened.

Allahadi 1902

Dy. General Assistant Commr

Mysore Govt. Gen. & Rev. Secretariat,
Revenue Branch.

File No. (if any) and its date—

Office Draft

Progs. of the Govt. of H. H. the Maharaja of Mysore.

Read: Serial No. 2.

Letter No 1538/12.10.03 from the Deputy Comr, Tumkur submitting the report of made by Mr C. Seshadringa, Asst Comr & Jamabandy Officer of the Agricultural Bank at Ramapura, Kortagere Sub Taluk in December 1902.

Order: No R 1217 Dt. 6.11.03.

The report teaches Govt so late that it is useless now to review it. The report that was due in September 1903 should be expedited.

2/11/03

31/10/03 Secretary

To

The Dy Comm Tumkur

comptd 3/11/03